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Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Application Number	09/991,894-Conf. #4186
				Filing Date	November 13, 2001
				First Named Inventor	Scott Lascelles
				Art Unit	3694
				Examiner Name	S. Malhotra
Sheet	2	of	4	Attorney Docket Number	132538-1016

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	"Bringing Services to Bank Customers," First Union Offers Online Credit Applications, More, Phillips Business Information Internet Week, Vol. 1, Issue 7, 22 May 1995, Bates Nos. WH-HSBC 000039-41 (3 pages)	
	C2	"BVCC Announces Definitive Agreement to Acquire PSB Lending Corp.," Business Editors/Banking Writers, Business Wire, New York, June 10, 1998, Bates Nos. WH-HSBC 000042-49 (8 pages)	
	C3	Akin, David, "New Software Suite Promises Credit History in Seconds," The Hamilton Spectator, 28 August 1997, Bates Nos. WH-HSBC 000037-38 (2 pages)	
	C4	Alexander, Walter, "What's the Score? (credit scoring)," 1 August 1989, ABA Banking Journal, Vol. 81, No. 8, Copyright 2007 Factiva, Inc., Bates Nos. WH-HSBC 000342-344 (3 pages)	
	C5	Anonymous, "Managing Mortgages: Mortgage Technology at Work: Time is Money: Product Offers Fast Loan Approvals," National Mortgage News, New York, NY, November 11, 1991, Vol. 16, Issue 4, Bates No. WH-HSBC 000379 (1 page)	
	C6	Avery, Robert B., et al., "Credit Risk, Credit Scoring, and the Performance of Home Mortgages," 1 July 1996, Federal Reserve Bulletin, Vol. 82, No. 7, Copyright 2007 Factiva, Inc., Bates Nos. WH-HSBC 000288-325 (38 pages)	
	C7	Brockman, Joshua, "Lenders Discuss Ways to Tailor Credit Scoring for Mortgage Banks," American Banker, New York, NY, June 12, 1998, Vol. 163, Issue 111, Bates Nos. WH-HSBC 000376-378 (3 pages)	
	C8	Burgess, Jr., Philip N., "Credit Grantors Reap Numerous Returns From Instantaneous Credit Evaluation Services," Credit World, May/June 1995, Bates Nos. WH-HSBC 000239-241 (3 pages)	
	C9	Case Study, "Lending -- Network Cuts Auto Loan Approval Time to Minutes at NationsBank," ctahurt@mfi.com, Bates Nos. WH-HSBC 000380-381 (2 pages)	
	C10	Clouse, Jeffery A., "On Training Automated Agents," Department of Computer Science, University of Massachusetts, CmpSci Technical Report 95-109, February 1, 1995, Bates Nos. WH-HSBC 000382-424 (43 pages)	

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	C11	Collins, Brian, "United Guaranty Residential Insurance Co (Greensboro, NC) is Testing Mortgage Insurance for A-Minus and B Credit Loans; Complements Fannie Mae A-Minus Program," National Mortgage News, July 6, 1998, Thomson Media Publisher, Bates Nos. WH-HSBC 000446-448 (3 pages)	
	C12	Fannie Mae announces underwriting standardization, joint effort with Freddie Mac, Mortgage Bankers Association, PR Newswire, September 8, 1988; American Banker @www.highbeam.com/doc/1G1-6951115.html (1 page).	
	C13	Fannie partnership to put Underwriting System on Web, October 28, 1998; American Banker @ www.highbeam.com/doc/1G1-53141162.html (3 pages).	
	C14	Feldman, Ron, "Small Business Loans, Small Banks and a Big Change in Technology Called Credit Scoring," The Region, September 1997, Federal Reserve Bank of Minneapolis, Bates Nos. WH-HSBC 000429-437 (9 pages)	
	C15	Giesen, Lauri, "Building The On-Line Mortgage," Financial Service ONLINE: 29+, July 1997, Thomson Financial Inc. publisher, Bates Nos. WH-HSBC 000001-9 (9 pages)	
	C16	Handley, John, "Real Estate -- Knowing the Score: Report Tells It All," The Associated Press, 23 August 1998, Greensboro News & Record, Copyright 2007 Factiva, Inc., Bates Nos. WH-HSBC 000335-341 (7 pages)	
	C17	Johns, Constance C., "Credit Bureaus and Limited Credit Services Partner to Provide Customers Truly Quick Credit," Credit World, St. Louis, Nov/Dec 1995, Vol. 84, Iss. 2, Bates Nos. WH-HSBC 000236-238 (3 pages)	
	C18	Kranhold, Kathryn, "'Identity Theft' Bill Leaves Credit Bureaus in the Cold," The Wall Street Journal (Eastern Edition), New York, NY, June 4, 1997, Bates Nos. WH-HSBC 000345-349 (5 pages)	
	C19	Kroll, Steve, "Online Application, Swift Approval Time Spices Up Best Buy/BNB Product," Card News, Potomac, October 13, 1997, Vol. 12, Issue 20, Bates Nos. WH-HSBC 000425-426 (2 pages)	
	C20	Kulkosky, Edward, "Fannie Offers its systems for nonconforming loans. (Federal National Mortgage Association, automated underwriting)" by American Banker; October 30, 1996 @www.highbeam.com/doc/1G1-18812526.html (1 page).	

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	C21	Lynch, Debora, et al., "Streamlining the System -- Creating a Modern Credit Approval Environment," The Credit World, September/October 1988, Bates Nos. WH-HSBC 000232-235 (4 pages)	
	C22	Non-Final Office Action mailed 02/17/2011, in U.S. Application Serial No. 09/932,498.	
	C23	Novack, Janet, "The Coming Fight Over FICO," Forbes, New York, NY, December 18, 1995, Vol. 156, Issue 14, Bates Nos. WH-HSBC 000443-445 (3 pages)	
	C24	Patchett, Sharon, "Consumer Debt -- Money Matters -- If You are Reapplying for Credit Be Patient," 5 September 1994, Syracuse Herald-Journal, Copyright 2007 Factiva, Inc., Bates Nos. WH-HSBC 000333-334 (2 pages)	
	C25	Sirbu, Marvin A., "Electronic Payments -- Credits and Debits on the Internet," IEEE Spectrum, February 1997, Bates Nos. WH-HSBC 000242-248 (7 pages)	
	C26	Steinbach, Gordon H., "Making Risk-Based Pricing Work," 1 September 1998, Mortgage Banking, Vol. 58, No. 12, Copyright 2007 Factiva, Inc., Bates Nos. WH-HSBC 000326-332 (7 pages)	
	C27	Zions Bank Business Banking Online Resources, https://www.zionsbank.com/biz/business_finance.jsp?leftNav=bf_bfinance&topNav=bfina (1 of 2) 11/30/2010, Bates Nos. ZBNEX00001963-2002 (40 pages)	
	C28	Zions Bank Personal Banking Online Credit Card Resources, https://www.zionsbank.com/credit_cards.jsp?leftNav=pf_creditcard&topNav=pfinance 11/30/2010, ZBNEX00002020-2113 (94 pages)	
	C29	Zions Bank Personal Banking Online Resources, https://www.zionsbank.com/consumer_loan.jsp?leftNav=pf_loans%topNav=pfinance (1 of 2) 11/30/2010, Bates Nos. ZBNEX00002003-2019 (17 pages)	

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